

**Schools catch the literacy bug**

**House-to-house search set for private armies**

**Convent, 5th church firebombed in Malaysia**

**Disgraced wife of N. Ireland leader to resign**

**Pacquiao-Clottey fight on as Roach rejects Mayweather compromise**

## GMA can appoint Puno replacement, say allies

By Christian V. Espinera, Jr. and Philip C. Tubasa

PRESIDENT MACAPAGAL-ARROYO CAN appoint the replacement for outgoing Chief Justice Reynato Puno during the first weeks of her nine-year administration, Malolos-based allies said yesterday. Their position arose earlier to Chief and

# PHILIPPINE DAILY INQUIRER

BALANCED NEWS, FEARLESS VIEWS

Monday, January 11, 2010 4 19 sections / Vol. 25 / No. 34 P18

## 'Colla' is Coke's new competitor

LA PAZ, BOLIVIA—President Evo Morales, Bolivia's first indigenous leader known for showing coca leaves of LM meetings, is making a fresh push for the plant, this time in the



COLLA A1



DUQUE: Lighter challenge!



CABRAL: Continuing progress

## Duque gets CSC post; Cabral to DOH

By Christian V. Espinera, Dona Pazibugan and Nikko Dizon

THE SEARCH FOR THE replacement of Ricardo Sabido as chair of the Civil Service Commission (CSC) is over.

President Macapagal-Arroyo found the successor in her own Cabinet, moving Health Secretary Francisco Duque III to the CSC in her place.

est. Cabinet reshuffle, triggered primarily by the coming elections.

Social Welfare Secretary Esperanza Cabral, a cardiologist, will take over the post to be vacated by Duque, Executive Secretary Ricardo Sabido yesterday announced in a text message to reporters.

"(The President) has appointed Secretary Cabral as the new health secretary. Duque is moving

to the CSC," Sabido said.

The executive secretary added that Cabral would be replaced by Social Welfare Undersecretary Celis Yungco.

Agnes Germandera is now the secretary of justice, Sabido also announced.

Donatados assumed the post in an acting capacity after then Junior Secretary Basil Germandera was named chief presidential legal counsel in June

2009. She is said to be planning for a congressional seat in Quezon province.

The new appointments ended weeks of speculation that Duque would be transferred to the CSC following the final rejection of Sabido by the Commission on Appointments.

Sabido reportedly failed to meet the minimum require-

INQUIRER A4

# Noy hits back at Manny

## Election gun ban starts; 3 cops, 15 others held

By Jocelyn R. Uy

THIRTY MINUTES AFTER MIDNIGHT struck yesterday, a police officer in civilian clothes came down the road in a motorcycle with a 45-cal. American pistol tucked in his waist.

POL. Deanda Quinto of the Regional Mobile Group of the National Capital Region Police Office (NCRPO) never got past the police checkpoint in Quezon City.

He was the first violator of the nationwide election gun ban and one of a total of 18 people arrested in the first few hours of the ban, which took effect at 12:01 a.m. Sunday.

"We won't spare our own men to violate the campaign. So all those who plan to violate the [gun ban] must think twice," said Capt. Ramon Miranda, NCRPO spokesman.

Among those arrested were two sub-politicians, a Noy-entitled policeman and a lawyer working in a government office.

Quinto failed to produce documents authorizing him to carry the weapon, said Capt. Raul Geronimo Espino, spokesman of the Philippine National Police.

The Quezon City checkpoint where Quinto was intercepted was among the 1,500 similar checkpoints manned by 30,000 policemen that were set up

INQUIRER A1



**GUN CHECK** A policeman armed with an M-16 rifle guards a checkpoint set up in Isabela City in Basilan to implement the ban on the carrying of firearms during the election period.

## SWS slip warning sign for Noynoy to shape up

By Armando Doronila

FOUR MONTHS BEFORE THE MAY elections, and five months after Sen. Benigno "Noynoy" Aquino

is slowly rising.

According to the latest survey of Social Weather Stations (SWS) last Dec. 27-28, the race no longer appears to be too lopsided in favor of Aquino.

It is developing into a more competitive, and therefore exciting, electoral battle in which Aquino cannot remain complacent resting on

the Edsa II legacy of his mother, President Corason Aquino.

The survey shows that the Cory magic is waning this as an electoral year.

The latest poll is a salvo across the bow warning Aquino to shape up with his campaign. Villar's solidistic catch-up is not yet threatening to enable him

## 'Aren't you supposed to lead by example?'

By Philip C. Tubasa

WHERE WERE YOU WHEN push came to shove?

Sen. Benigno "Noynoy" Aquino II yesterday came out swinging against Sen. Manuel "Manny" Villar for questioning his capacity to implement reforms, saying that Villar did not take the lead in questioning Arroyo administration scandals.

"When push came to shove, where were you? What have you done? He says he is not a person who easily picks a fight, but where you are the shames in the system, does it not make you want to stand up and say enough is enough?" Aquino said in an interview.

"You're supposed to lead by example and not just leave it to your colleagues?" Aquino said yesterday speaking in Iloilo and Baguio.

Aquino was responding to the question Villar raised at a presidential debate on Saturday, where the Nacionalista Party (NP) spokesman heavily questioned Aquino's ability to implement reforms.

Sen. Richard Gordon, who is also running for president in the May elections and is building on his record of achievements as mayor of Cebu, said

INQUIRER A4

## PRO-AMPATUAN?

## Probe of Smartmatic coordinator pushed

THE POLITICALLY POWERFUL Ampatuan may be in jail but their ability to control elections in Central Mindanao remains, Senate Minority Leader Aquino

Pinoy said yesterday. In a statement, Pinoy said that the country's first automated polls in May was "in grave danger of being compromised" by people associated with the clan blamed for the election-related massacre of 37 people in Maguindanao on Nov. 23.

Reports had reached my attention that Smartmatic, the company dubbed with providing and operating the machines to

be used in the automated polls, had hired political operators with known connections to the Ampatuans, he said.

"If this is true, then we might as well throw in the dogs this electoral exercise over before it is undertaken," Pinoy said, adding that the Commission on Elections (Comelec) should immediately look into the matter.

In a text message to the Duterte, Smartmatic spokeswoman Grace Gregorio said: "We will address the issue step-by-step to allow facts and to remove suspicion."

PAGE: A2



**EASY IN THE EYES** A man closes a huge hyperglass statue of a boxer outside a shop in Manila. The dog statue, which stands about 8 and 1/2 feet, is being sold for P14,000.

## Why light worsens migraine

PHOTO—A DISCOVERY AMONG blind people has helped scientists solve a mystery why light can make a migraine go from headache to head-splitter, according to a study published on Tuesday.

The problem appears to lie with a newly discovered branch of cells in the retina, according to the study's authors.

Researchers from both Israel's Weizmann Institute, an affiliate of Harvard Medical School, made the find after probing why some blind people who suffer from migraines also experience photophobia—an extreme sensitivity to light that frequently

WWW.LIGHTS.A1





# Now or never for Cha-cha, says solon

LA PRIMA BEA VICTOR CRISTINA HAS seen Cha-cha change bills proposed in the Congress to be water the current Congress to approve the bill now and for all.

In an interview, Crispin said majority of the House members were not keen on passing the bill up to the next Congress. However, Crispin said members were thinking they would want to make immediately a consolidated bill for the passing of uncontested amendments (the said bill).

"I'm sure we can pass it. If we postpone it for the next Congress, we will not be able to start the process of amending the Constitution which is one of our basic rights," said Crispin.

CRISPIN  
CRISPIN

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**AQUAPURE**

# News

## GMA can appoint Puno replacement

**News page 40**  
Under its former leader President Franklin Delano, who visited legal personnel about the Supreme Court's decision to Puno.

Puno will enter on May 13, after the country shall have elected a new president and 15 days before the constitutionally mandated transfer of power from his hands to his successor on June 30.

"The President is allowed to appoint the Chief Justice of the Supreme Court upon the occurrence of the vacancy," said Cabinet Secretary Edgardo Ruffo Jr., himself a former justice secretary to the Delano.

But Ruffo, who is now serving for another, acknowledged as a "zero sum" the constitutional provision granting the President the making appointments during the last three months of his term.

"The provision of the Constitution is clear about the appointment of members of the judiciary within the probationary period—which is a 60-day period from the election—but no action affects the term," he said.

On the other hand, Ruffo said, the President is not allowed to appoint a replacement for the Chief Justice of the Supreme Court during the last 60 days of his term.

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**Neither required nor allowed**  
Ruffo said the provision must be executed within the 60-day period in the framework of the constitution to prevent an emergency.

In a memo sent to the President, Ruffo said the provision must be executed within the 60-day period in the framework of the constitution to prevent an emergency.

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On the other hand, Ruffo said, the President is not allowed to appoint a replacement for the Chief Justice of the Supreme Court during the last 60 days of his term.

On the other hand, Ruffo said, the President is not allowed to appoint a replacement for the Chief Justice of the Supreme Court during the last 60 days of his term.

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# SC rules against 'RJ' on prime property

By Don Z. Pineda

THE SUPREME COURT has nullified a Makati regional trial court (RTC) order allowing television broadcaster Ramon "RJ" Jacinto to register a piece of prime real estate as the owner of Pinar de Roma and 512 Pinar (formerly Bonifacio) Avenue in Makati City which had been foreclosed by the Philippine National Bank (PNB).

The high court's latest decision upheld the Court

of Appeals (CA) ruling that set aside the March 2009 order of Makati RTC Judge Rommel Baybay which had rendered the contested "bona fide property" to Jacinto's RJ Ventures Realty and Development Corp. and Rajah Broadcasting Inc.

"The judge agreed with the conclusion of the CA that RTC Makati City Branch 112 had no jurisdiction to issue a writ of execution on the basis of the PNB's order of foreclosure," the court said.

order of the division court to be executed," the high court said.

It said Jacinto's company "failed to show any reversible error on the part of the CA in its ruling."

## Cargo inhibits

Another Justice Antonio Carpio inhibited himself from the deliberations due to his close relation to party in the case.

The Court of Appeals had denied Jacinto's appeal last second of July 2009.

ruling setting the Makati RTC to return possession of the 8,500-square-meter Bonifacio property to PNB.

The property was foreclosed on by PNB after RJ Ventures Realty failed to pay its loan amounting to more than P6 billion.

The appellate court also denied the Makati City court to return possession of certain properties in Taguig owned by RJV Development Corp., which were reportedly used as collateral for the loan.

The appellate court said the original Supreme Court decision of Sept. 27, 2006, did not talk about the possession of the Bonifacio property to RJ Ventures or of the Taguig properties to RJV Development Corp. It said what the high court had allowed was for Jacinto to create possession of certain chattel belongings that currently only the broadcasting equipment of Rajah Broadcasting Network in several parts of the country.

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# Qatar gets back at RP Smart Gilas five in OT



SMART Gilas team captain Chris Tiu, shown sliding his defender in this sequence, seems to fumble against the Qatar national squad.

PLAYING AGGRESSIVELY THIS TIME, THE QATAR NATIONAL TEAM bounced back with a 77-69 seventh-innings win over the Smart Gilas Philippines squad in their second exhibition match Saturday night at the Smart Arena in Dubai.

Chris Tiu's triple with six assists left no doubt regarding his skills, but the Qatar's fourth two consecutive losses pointed to the fact that both the visiting and the Philippines, who lost their last two, 66-78, the earlier night.

Normally, Qatar's two consecutive losses would not be a problem, but the Qataris' aggressive play and Smart Gilas' defensive strategy left the Philippines' offense floundering.

"I guess Qatar wants to win at least last game," Coach Mike Antonio said. "The Qataris' aggressive play and Smart Gilas' defensive strategy left the Philippines' offense floundering."

Qatar's victory was a 77-69 seventh-innings win over the Smart Gilas Philippines squad in their second exhibition match Saturday night at the Smart Arena in Dubai.

Smart Gilas' center, Chris Tiu, scored 22 points, including 11 in the fourth quarter, to lead the team. He also had 11 rebounds and 11 assists.

Mark Barroca passed the ball to Tiu with 38 seconds left. Tiu had 14 rebounds and 11 assists.

The Smart Gilas team of national players will eventually represent the country in next year's FIBA Asia Basketball Cup, the continent's qualifying event for the London Olympics in 2012.

The Qataris' victory was a 77-69 seventh-innings win over the Smart Gilas Philippines squad in their second exhibition match Saturday night at the Smart Arena in Dubai.

## Orduna completes victory double

JOE ORDUNA completed his second win over the Qatar national squad in the first round of the 14-year-old Orduna, an eight-year-old international tournament.



Orduna, who scored 22 points, including 11 in the fourth quarter, to lead the team. He also had 11 rebounds and 11 assists.

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## Case Valley's new water supply system

Case Valley's new water supply system is a 100-million-dollar project that will provide water to the valley's residents.

The project is a 100-million-dollar project that will provide water to the valley's residents.

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The project is a 100-million-dollar project that will provide water to the valley's residents.

The project is a 100-million-dollar project that will provide water to the valley's residents.

## Corus chess: So 6th seed

GRANDMASTER WILFRIED SO will have his last game on Jan. 11, 2015, when he plays Corus Chess against the Netherlands.

So is the 11th seed in the 2015 Corus Chess tournament, which is the 11th edition of the tournament.

**Republic of the Philippines**  
Department of Health  
Bureau of Health Services  
Bureau of Health Services  
Bureau of Health Services

**Invitation to Bid**  
The Department of Health is hereby inviting interested bidders to submit proposals for the proposed project.

**Project Description:** The project is a 100-million-dollar project that will provide water to the valley's residents.

**Submission of Proposals:** Proposals should be submitted to the Bureau of Health Services, Department of Health, by January 11, 2015.

**Selection of Bidders:** The Department of Health will select the bidders based on the lowest price and the highest quality of the proposals.

**Contract Award:** The Department of Health will award the contract to the selected bidder.

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**INVITATION TO BID FOR THE PROPOSED CONCRETE PAVEMENT AND DRAINAGE SYSTEM ALONG BARRETO ROAD PH-2**

1. The PHIVIDEC Industrial Authority (PIA) through the CIDR 2015 intends to carry out the work of Concrete Pavement and Drainage System along Barreto Road PH-2.

2. The PIA now invites bids for the supply of materials, labor, and equipment including supervision to complete the construction of the proposed project.

3. The PIA will accept bids from registered bidders who are members of the Philippine Contractors Association (PCA) and the Philippine Association of Engineers (PAE).

4. The PIA will accept bids from bidders who are members of the Philippine Contractors Association (PCA) and the Philippine Association of Engineers (PAE).

5. The PIA will accept bids from bidders who are members of the Philippine Contractors Association (PCA) and the Philippine Association of Engineers (PAE).

**Republic of the Philippines**  
Department of Health  
Bureau of Health Services  
Bureau of Health Services

**Invitation to Bid/Request for Expression of Interest**  
The Department of Health is hereby inviting interested bidders to submit proposals for the proposed project.

**Project Description:** The project is a 100-million-dollar project that will provide water to the valley's residents.

**Submission of Proposals:** Proposals should be submitted to the Bureau of Health Services, Department of Health, by January 11, 2015.

**Selection of Bidders:** The Department of Health will select the bidders based on the lowest price and the highest quality of the proposals.

**Contract Award:** The Department of Health will award the contract to the selected bidder.

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# BUSINESS

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## DTI: Investments hinge on election success

Investors wait and see what will happen in May

By Miguel L. Ho

WHILE MAINTAINING ITS characteristic optimism, the Department of Trade and Industry (DTI) says investment inflows for the year will hinge on the orderly conduct of elections and the person who will end up leading the next administration.

According to Trade Secretary Peter Noyola, investors are springing to take a cautious stance before making final decisions regarding new ventures.

"Investment levels in 2010 will depend on the outcome of the elections. Investors like to see what will happen. This January applications will still come in, but as to when these projects will get off the ground, we still don't know," he said.

"Investors will do some preliminary work before they decide. These decisions will really depend on the conduct of elections and who will win. The confidence of investors is a very important consideration for them."

While the DTI maintains its bullishness, it has declined to name specific targets for the year, Noyola said.

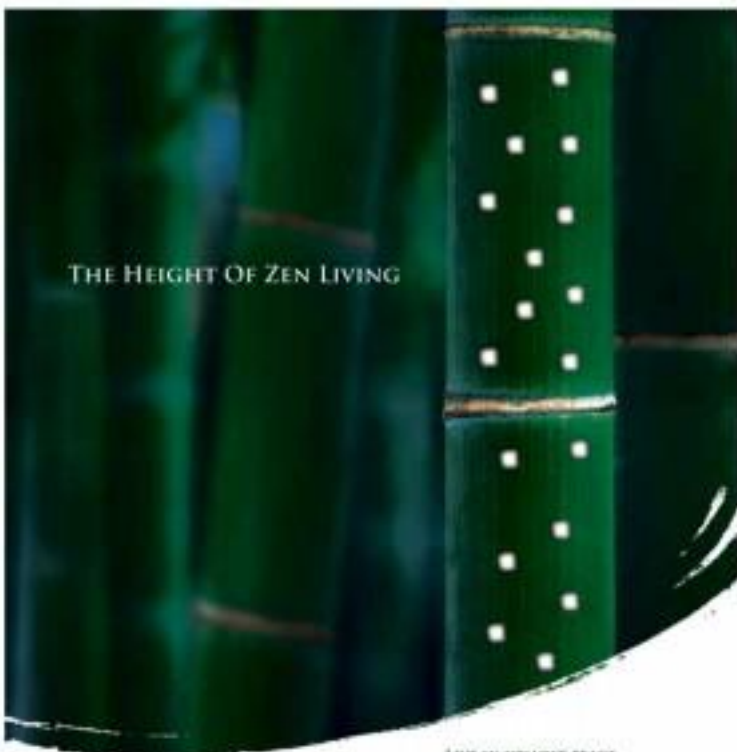
Asked whether the government was able to meet its 2009 investment targets, he said that figures had yet to come in.

At the start of 2009, he said, inflows were expected to reach P400 billion in 2009...P400 billion from the Board of Investments (BOI) and P170 billion from the Philippine Economic Zone Authority (PEZA).

The P400 billion expected BOI investment for the year, he said, were roughly just the same as 2008's P398.4 billion. Foreign direct investments, meanwhile, represented a growth of around 10 percent from the P154.5-billion figure registered in 2008.

Peña was able to surpass his 2009 investment target.

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PHOTO: JIMMY KIM

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**STOCK MARKET**

PH COMPOSITE INDEX

Range-bound trade seen ahead

SHARE PRICES ON THE PH STOCK Exchange are expected to trade sideways with sporadic negative bias. This is as long as investors continue to wait on the sidelines for clearer signals on the corporate and economic fronts.

According to MFC Capital Securities, many fund managers remain cautious about the market's prospects for this year.

ANALYST'S

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## 8 foreign companies eye \$200-M MRT expansion contract

By Paula C. Monaghan

**INDUST FOREIGN FUNDS** have expressed their interest to participate in the government's \$200-million project to increase the capacity of the Metro Rail Transit (MRT) system.

The expansion project, which will involve the purchase of additional train sets, installation of an improved traffic management system and an automatic fare collection system, is meant to decongest and improve the services of the (fika) train line used by over half a million people a day.

"No, I've been right," predicted properly for the project," MFC General Manager Reynolds Barnes said in a 10-min. interview.

Among the companies currently vying for the deal are China Mobile and China Southern. Canadian company BellCanada Inc. also submitted an unsolicited proposal, Reuters said.

Colony firms from Australia, Italy and Korea have also expressed interest in the program, he said.

The HWY 101 runs along Fols, which is Maine. Maine's main thoroughfare. The line runs from North Avenue in Queens City to Tall Street in Ferry City.

There are not enough rail coaches to transport over 100,000 people each day. The MRT's 72 coaches—61 of which are used daily and 10 kept in the railway depot for maintenance—are designed to carry only 350,000 passengers.

The capacity expansion will involve the purchase of an additional 73 new coaches, which will shorten the waiting time

best practice management trends.

The project's expected price tag, Newpro said, is currently pegged at about \$197 million (nearly 210 billion).

Permyr, claimed that we had called the building and been unsuccessful yet. But the owner of reference for a proper building is close to being finished.

For now, the MMT equation will study the proposals of the interested parties to see if any good deals have been offered to the government, the official added.

In 2006, the government, through two state-owned banks, awarded a contract

stake in MBX Corp., the company that operates the train line under a build-operate-transfer (BOT) arrangement—from a consortium of railway investors.

This allowed the government to save money, says it would no longer have to raise taxes.

the 100th anniversary of the 1861-62 war, which was on top of the monetary inflation the year shifted out for purchase there.

Before the capacity-expansion project is offered to bidders,

the Development Bank of the Philippines and the Land Bank of the Philippines will now have to sell their stakes in the NRI companies to the government.

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PRI-02: Global Bond Fund		1,000.00	1,000.00
PRI-03: Short-Term Income Fund		1,000.00	1,000.00
PRI-04: Dividend Growth Fund		1,000.00	1,000.00
PRI-05: Mid-Cap Growth Fund		1,000.00	1,000.00
PRI-06: Small-Cap Growth Fund		1,000.00	1,000.00
PRI-07: International Fund		1,000.00	1,000.00
PRI-08: Emerging Markets Fund		1,000.00	1,000.00
PRI-09: Global Infrastructure Fund		1,000.00	1,000.00
PRI-10: Global Real Estate Fund		1,000.00	1,000.00

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Seoul	London	KA603	17:00	1:00	Sat
Seoul	London	KA604	18:00	2:00	Sun
Seoul	London	KA605	17:00	1:00	Mon
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# BUSINESS

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## Micro housing loans pushed

By Michelle V. Rana

THE ROPPO HOUSING FIN. Piliplan (RHF) has issued a circular encouraging banks to extend housing loans to small borrowers.

Under Circular No. 076, a bank involved in microfinance for at least two years may lend a maximum of P500,000 for house construction and lot acquisition, and P150,000 for house improvements and repairs.

The maximum term is 15 years for house construction and lot acquisition, and five years for house improvements

and repairs.

To qualify for a microfinance housing loan, the borrower must be able to pay up collateral worth at least P150,000.

To encourage banks to extend the microfinance loans, the RHF will consider these loans as alternative compliance to the loan reporting banks must file a quarter of their loan portfolios for the appropriate sector.

Also, extending this type of loan, if backed by a government guarantee, will not pull down the bank's capital ad-

MINO 47

## DOTC opposes planned VAT on highway fees

By Paolo G. Manalili

THE DEPARTMENT OF TRANSPORTATION and Communications (DOTC) is opposed to the plan to tax highway fees, saying it would seriously hamper motorists.

But Transport Secretary Gen. Armin Velasco said that if the move to slap a 12 percent value-added tax (VAT) on highway fees would be deemed legal, then the department would have no choice but to order its implementation.

"The DOTC (DOTC Regulatory

Board) and the DOT Department of Finance are going to have a meeting regarding the legality of the VAT on toll," Velasco said.

"But what some people are arguing is, toll is already a form of tax so you can't tax it again," he added.

The plan to impose a 12 percent VAT on toll was derived by the Department of Finance for the second time last week, following a similar decision in 2005, to avoid putting other taxes on toll roads.

ANIL 47

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## Integrity, service come to save the day

Exceeding customers' expectations  
key to long-term success in business

By Lita Bolognino-Alvarez  
Contributor

**BUSINESS COMPETITION HAS BECOME** fiercer in these trying times. Production and sales are down. Customers spending has declined and business is not about to turn around soon.

In the great scheme of things, most business organizations and leaders are left bereft on "winning," even if they have to lay-off a large number of employees, accept bids at below-market value, or cut corners. They will not think twice about getting caught with hands in the cookie jar.

The business model itself of these organizations can, says Ben Baker Souderman, a senior consultant of Righter General Consulting Group, Ltd., a company working with leaders whose status is in jeopardy, be that which competes for customers and clients by creating the most transactions through a variety of marketing and advertising techniques—doing what they can to meet expectations.

### Service

"Building a relationship by exceeding the expectations of customers is a far better solution. It means putting others (employees, customers and vendors) ahead of ourselves," advises Souderman.

He says these organizations or companies find business success and create competitive advantage from a willingness to do the right things and create innovative products and exceptional interactions with their loyal customer base.

### Congruence

Doing the right things may be quite difficult, but not impossible.

Eve Gaglian, writing for the website EFL.com, says corporate integrity can be maintained even if an enterprise is struggling financially.

"Integrity is one trait that will bring them back for many years. It is being the same on the inside and the outside in a lawful and ethical manner. It is bringing thoughts, words and actions into total congruence. In business, this means that one's word is his or her bond...and it is, he or she delivers on what is promised on time," he says.

Gaglian poses this challenge to business owners and leaders by asking them these questions: "Does an organization have to throw its hands out the window in order to continue operations in economic downturns? How does an entity maintain ethical standards in tough economic times?"

He lists three useful tips:

1. Write out a clearly defined ethical statement.

Gaglian says corporate and business leaders should not wait until the pressure is on to establish guidelines on how to conduct business and should lay the same principles down. "These nonnegotiable principles should be clearly stated with very little room for ambiguity. A company leader who sets these absolute principles and practices them on a regular basis will be less likely to forgo these principles in times of economic hardship," he explains.

2. Model the ideal ethical standard.

Gaglian says if the head of an organization or enterprise operates from a double standard, the staff will think the ethical statement is meaningless and will do best when it is more lenient on them. He says in instances of inconsistency is likely to make decisions. For example, are seen by others as a lack of integrity and cause a loss of trust between the company and its clients.

3. Have employees who agree with company standards.

Gaglian quotes Larry Rinkoff, author of "Business Ethics—What Can We Do?" "Take pains to find people who are a good ethical match to your company."

4. Reinforce the ethical guidelines through creative reminders.

Gaglian shares Rinkoff's suggestion to run employees through a thorough orientation program and find creative ways to constantly remind them of the company's ethical guidelines.

5. Institute discipline readily but fairly.

Gaglian reminds the top dog organization often make a big deal of their ideals but fail to follow up on infractions. "Such a lack of follow-through only sets employees that management is not serious about corporate policies. When corporate leaders act selfishly and opportunistically in each unethical incident but, in such a way, they themselves, then all the employees will know that the ethical standards are

real and will not waver lightly," he says.

6. Set up mechanisms for accountability.

A business owner or corporate leader, says Gaglian, should keep each practice, activity and transaction down by or her name in check. "Unfortunately, the term 'accountability' has been given a bad

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# BUSINESS Monday

## Outsourcing of payroll: A complex feast

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By Jean C. Caprio  
Contributor

**N**ECCESSARY AS IT IS, PAYROLL is not always something that payroll processors look forward to working on. This bi-monthly computation of employees' salaries, bonuses and deductions is tantamount to a tedious, repetitive task that can get more complicated than some might think.

At the heart of it, payroll processing involves two kinds of data: information about employees that doesn't change on a regular basis—such as employee number, bank salary rate and tax status—which is known as the master file; and information that changes every pay period—such as current pay, leave and advances—which make up the data file.

Simple enough? Maybe. What if the payroll processor receives the data file last? Employees still have to be paid on schedule, so the processor has to do a lot of work to make the payroll processing, which sometimes leads to errors in computation.

#### Sizes

In the end, employees are those who receive income and pay and payroll processors get charged for doing it. Current, labor-based work.

There is also the demand for immediate processing for taxes and preparation of schedules of remittances to government agencies. Again, pressure is on payroll processors to



More RP firms hiring others to do tedious task

make accurate computations as the employees will not leave on deductions or misstatements of pay rate.

So while payroll processing may seem easy, the sheer volume of data and the absolute need for accuracy makes it a complex and sensitive activity.

This is why many businesses have opted to outsource their payroll functions.

Meanwhile, outsourcing payroll payroll functions is also doing it in a systematic way.

You may choose to have your own system, or you can go the whole nine yards and simply outsource everything.

Large banks, for example, have been handling their payroll processing with their own services as part of their cost-cutting measures to open up assets with them.

These banks cut into the market for payroll processing. Some processing the payroll monthly, to bring the business closer to the government agencies and to automation of employees' income taxes.

There is a catch, though. Clients are required to maintain a certain amount of deposits with the bank to continue enjoying the payroll processing service.

Effectively, the lower interest rate discounts the cost of payroll processing.

"It's not an option," he said, "to make it option available to businesses that are involved in outsourcing."

In this case, you manage a software provider to do payroll. You simply take out your payroll data to the software provider for computing.

#### Upfront cost

On the plus side, this arrangement makes sense to a company's capital cost of investing in software. But responsibility for the maintenance of the payroll computation still rests with the company.

Moreover, the third option usually doesn't include filing of tax returns and other filings with government agencies, there, as well as the administration, are still handled by the company.

The most traditional outsourcing provider offers a more extensive range of services.

Usually, the outsourcing provider owns the payroll software that it uses to process the payroll of all its clients, manages the master file and ensures that updates are reflected, monitors the payroll data changes relative to the payroll computation, and is made available for the resulting payroll computation.

#### Automation

The provider handles the monthly and annual filings with the government agencies. Also, the provider takes care of the different forms of automation.

In short, the provider does the whole payroll processing and filing.

Payroll outsourcing has evolved into a complex and demanding task.

Companies working to automate their payroll processing have also become more sophisticated and demanding.

More than that, these companies are looking for providers that can guarantee the complete and accurate computation of their payroll, that takes confidentiality and security of their payroll information, and that are responsive to their requests and queries.

In the meantime, the service provider that provides all of this and more, should companies choose to sample when the market has to offer, such as a giant at a major event, a team of staff, a team of staff, before it really amounts to a "team" that is ready to fight.

The author is a partner with the business support services Division of, Inc. and business advisory firm Panagmang & Associates.



## Stocks looking good in 2010

THICK MARKET WILL CONTINUE TO offer opportunities in 2010 to those who are prepared to take advantage of pullbacks and corrections.

Investment.com (ICM) research head April explained, "We don't expect the stock market to move up in a straight path in 2010. Volatility for a number of weeks

are no longer attractive, while earnings growth momentum has yet to return to pre-financial crisis levels. This could drive private equity and consulting firms to see the same way."

"In early 2009, all stocks were trading at bargain levels since investors sold indiscriminately due to concerns over the possible impact of the global financial crisis."

However, following the market's recovery in 2009, many stocks are trading at fair valuations which could limit upside and provide resistance to pullbacks," she said.

Jeanie Barredo, CMA, vice president added that the odds of a continuous rally without a profit-taking wave, are not there. She gives the index's 100 percent rise in 2009. Barredo considers the market to be "overbought" and looks for corrections to provide better buying opportunities.

Yet advised investors focus on attractive stocks that continue to trade at attractive valuations.

These include Manila Water (MW), Inagay Development Corp. (IDC), First Corporation (FIC), and Holdings (PHS) and others.

She also shares the view that corrections should be taken as opportunities to buy stocks for the market's next leg up.

"We don't expect a return to the 2009 boom, given that we've already seen the second. The market will eventually grow given the improving economic recovery and this is why we recommend investors to buy during corrections in 2010."

However, the most major upside might come from the fact that the global economy has yet to show all the recovery that led to the global financial crisis," she said.

The upcoming elections will also provide support for the stock market, according to Barredo, president of Citicredit.

"Political and security uncertainties are likely to subside in a new period of optimism and hope, as the country's newly chosen leaders could implement reforms that will ensure the sustainability of the country's economic growth," he said.

For more information on CMA's market outlook for 2010, sign up for a free CMA due diligence report at [www.citicredit.com](http://www.citicredit.com) or call 633-3337 to sign up for their quarterly market outlook.









One World Trade Center



## International experts featured in Manila symposium on green architecture

**Manila**—The One World Trade Center (OWTC) is the first skyscraper in the world to be designed and constructed with a green building certification. The building, which is the tallest in the world, is a landmark project for the city of New York. It is a testament to the city's commitment to sustainable development and green architecture.

**Experts**—The symposium featured a panel of international experts who discussed the challenges and opportunities of green architecture. The panelists included architects, engineers, and environmental scientists from various countries.



One World Trade Center

The symposium was held at the One World Trade Center in New York City. It was the first time that a symposium on green architecture had been held in the city. The event was a success and it was a great opportunity for the city to showcase its commitment to sustainable development.

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### Tanya Aguiñiga

Aguiñiga is a contemporary artist and architect. She is known for her work in the field of sustainable architecture and her interest in the relationship between architecture and the environment.

### Robert Runko

Runko is a contemporary artist and architect. He is known for his work in the field of sustainable architecture and his interest in the relationship between architecture and the environment.

### John P. M. ...

John P. M. is a contemporary artist and architect. He is known for his work in the field of sustainable architecture and his interest in the relationship between architecture and the environment.

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### Commercial Kitchen/Restaurant/Deli and a Casual Carry-Up Eatery

The new kitchen/restaurant/deli and a casual carry-up eatery is a great addition to the city. It offers a wide variety of food options and a great atmosphere. The new kitchen/restaurant/deli and a casual carry-up eatery is a great addition to the city. It offers a wide variety of food options and a great atmosphere.

### Gently undoing the ravages

The ravages of the storm have been a great challenge for the city. However, the city is working hard to undo the ravages and bring the city back to its former glory. The ravages of the storm have been a great challenge for the city. However, the city is working hard to undo the ravages and bring the city back to its former glory.

### Rebuilding

The city is working hard to rebuild the areas that were damaged by the storm. The city is working hard to rebuild the areas that were damaged by the storm. The city is working hard to rebuild the areas that were damaged by the storm.



Photo courtesy of the City of San Francisco

**San Francisco's New City Hall**  
The new City Hall is a masterpiece of modern architecture, designed by the world-renowned architect, Norman Foster. The building is a prime example of sustainable design, featuring a green roof, solar panels, and a highly efficient energy system. The new City Hall is a testament to the city's commitment to sustainability and innovation.



Photo courtesy of the City of San Francisco

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Photo courtesy of the City of San Francisco

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**Emergency Drug**

**Glu**

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**Share Your Story of Glu**  
**on January 11, 2011**

Share your story of Glu on January 11, 2011. This is a special day for Glu, and we want to hear from you. Share your story of how Glu has helped you, or how you have helped others. Your story could inspire someone else to get on the Glu path.



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[www.glucontrol.com/glu](http://www.glucontrol.com/glu)

## Join the Fun! It's Time to Share Your Story

January 11, 2011

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### Join the Fun! It's Time to Share Your Story

For us here in **PS, \$12 per Day**

For us here in **P, \$12 per Month**

For us here in **P, \$12 per Year**

- For us here in **PS, \$12 per Day**
- For us here in **P, \$12 per Month**
- For us here in **P, \$12 per Year**

For us here in **PS, \$12 per Day**

For us here in **P, \$12 per Month**

For us here in **P, \$12 per Year**



# Galerie Joaquin holds eighth anniversary exhibit

THE CHICAGO JOAQUIN GROUP OF galleries marks its eighth anniversary with "Still 8," which opens on Jan. 13 at 6:00 p.m. and runs until the 24th at the renovated NO Casino at 300 Michigan.

The show features the paintings of renowned artists invited by the gallery, such as Federico Aguilera Arce, Santos, La-Elle Wilensky, Mario Rueda, Dominio Rubio, Esteban Ruess, Jasper Pridmore, Anne Rocco, Antonio Sanguino, Amy Muroda, Dani-Elle Wilensky, Edwin Tinsley, Joaquin Tinsley, Ayo Pineda, Delia, Alberto Linares, Susana de Pina, El Jaramila and Phil de-Gratias.

It also features works from artists that the group has had the opportunity to work with through the years, such as the workshop of Roman Orlan, Michael Curren,



"Still Life & Landscapes," by Federico Aguilera Arce



"Still 8," by Joaquin Tinsley

and Daniel de la Cruz, and the paintings of Joaquin Tinsley.

The works on exhibit give viewers a visible means of the offerings Joaquin Tinsley brings on collection in the country, as in Singapore, London, and in the international art fairs and markets that the group participates in.

Below, some of the artists in the show proudly share their work statements on



"GARDY GARDY," by Jasper Pridmore

their art and the messages they want to convey in their works.

**Joaquin Tinsley:** "The painting depicts a chapter in 'El Folclore' where the mean living named *malviviente*. It shows a person in a long, white, which in fact, he intends to show up the mean filled with *malviviente* (evil, wicked), and the *folclore* (folklore), in hopes of clearing the nation of evil."

**Jasper Pridmore:** "The painting is about an adult who is a child looks at what an adult does and imitates it in his own way. 'GARDY GARDY' takes a very common element of a child's life, the *diaper* (nappy), to tell a story that literally is on the child's face—a veritable transition of the adult content. 'GARDY GARDY' is a very simple."

**Esteban Ruess:** "The painting is a very common way of showing how one can learn the capacity of the brain for doing good or evil."

**Ayo Pineda:** "My paintings are all images in 'visual poetry' expressing inner meanings. 'Nothing is achieved in art by wallpaper alone. Everything is done through hard substance to a higher being. It's only an instrument where I paint.'"

**Esteban Ruess:** "I use the figure and shape in my paintings to communicate with my viewers. I want to show them how to use the color and shape in the work, that subconscious reaction to the colors and the way they use it."

**Antonio Sanguino:** "I use the figure and shape in my paintings to communicate with my viewers. I want to show them how to use the color and shape in the work, that subconscious reaction to the colors and the way they use it."

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## VISUAL ARTS

From page 11

11, 8 p.m. It takes a first approach to the art and the act of looking. The opening will feature a panel discussion, with invited guests of artists in the United States, sponsored by the Chicago Foundation. A gallery walk will be led by Orlan and Tinsley on Jan. 18, 1 p.m. Call 800-807-8078 (800-807-8078) or visit [www.galeriejoaquin.com](http://www.galeriejoaquin.com).

**De la Rosa artist-collage at Waterfront Color**

De la Rosa artist-collage will present their latest works in the exhibit "De la Rosa" at the Waterfront Color Gallery, 1111 N. LaSalle St., Suite 100, Chicago, IL 60610. Call 800-807-8078 (800-807-8078) or visit [www.galeriejoaquin.com](http://www.galeriejoaquin.com).



"De la Rosa," by De la Rosa

# LIFE STYLE Arts & Books

The Inquirer's online edition is available at [www.inquirer.com.ph](http://www.inquirer.com.ph)  
 Photo: © Jollibee Food Corp.



## UST Conservatory to tackle opera, Broadway



J. M. Francisco

By Arnold M. Quinsuan  
 Contributor

**G**ET A GAGGLE OF PROMIS-  
 sient as well as promising  
 conservatory-trained  
 singers and make them perform in-  
 so, duos, quartets and even acro-  
 batic from famous operas. The good  
 measure, there is excerpts from  
 operas and Broadway-West End  
 musicals.

And—well—you have a quality show  
 which will appeal to opera buffs and, as  
 well, younger audiences (not limited to  
 music-centered values) by musicals.

This is the premier festival "Love Singers,"  
 a pre-festival concert of the Univer-  
 sity of Santo Tomas Conservatory of Music  
 on Jan. 30-31, 8 p.m., at the Cultural Center  
 of the Philippines.

The event was announced by CCP vice  
 president and artistic director Raul S.  
 Sison at a recent press conference at CCP  
 Studio in connection with the UST  
 Conservatory. In the venue, instead of the  
 grand hall, the program "The Builders" by  
 Roberto C. Sison, read the colorful  
 "Concerto in Pink" by Francisco Sison.

Performers include soprano Rachelle  
 Guevarra, mezzo-soprano Guevarra, mezzo  
 Randy Dilag and Leonard de la Cruz, bar-  
 itone Andrew Bernabe, and a gallery of  
 other conservatory faculty members, stu-  
 dent and outstanding students. They will be  
 some 200 singers and musicians, with the  
 distinguished Maestro directing the UST  
 Symphony Orchestra.

"We really have a very deep bench—vo-  
 cal, symphonic and students," Sison  
 boasted.

The CCP concert will be streamed at CCP  
 Studio's 1990-anniversary this month and  
 February, which traditionally are its an-  
 niversary months. The concert is also one  
 of the activities in the run-up to UST's  
 multi-attended 400th anniversary in  
 2011.

Pty Quintana is stage director, with light-  
 ing by Raul Bernabe and an elaborate stage  
 set. The first part will feature a  
 Pasikto-style act, while the rest in the sec-  
 ond part is semi-operatic, with songs and  
 prophecies. Incidentally, "Love Singers,"  
 the title, is a nod to the UST's "The Story  
 of the UST Conservatory."



ARNOLD M. QUINSUAN

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FROM BOOK TO FILM

ROBERT Downey Jr.  
as Sherlock Holmes  
Downey's Holmes movie

There may be other dark forces at work.

#### Completely transformed

Although the film's plot is not exactly spot-on to it, it does contain most of the elements of Doyle's most iconic detective fiction or novel. It is Downey's portrayal of the world's greatest detective that truly shines in the film. Unlike his depiction in the book, Holmes in the film is more of a hard-boiling yet brilliant figure, rather than the smooth, slick crime-solving sleuth that people have long known in the original novel. Downey's Holmes is a detective who you get to see flex his muscles in much more than his underbelly.

However, Downey still retains Holmes' in-



## 'Holmes' film takes legendary detective to another level

By Jordan Pearl S. de Leon  
Contributor

WHILE THERE HAVE BEEN many adaptations of Sir Arthur Conan Doyle's 1887 fictional character Sherlock Holmes, the most recent film adaptation with the same title is arguably the first readers-day transformation of the legendary detective.

Couple that with solid performance from the supporting cast, interesting aspects from the characters, unexpected twist,

and remarkable high-action action sequences, and you may have just entered an entirely different yet engaging new era in the world of Sherlock Holmes.

In his latest role yet, Holmes (Robert Downey Jr.) along with his trusty friend John Watson (Jude Law), a "new" writer and doctor, embarks on a quest to stop the plans of the sinister Lord Blackwood (Mark Strong) to control all of London. Along the way, Holmes brings in his new ally Adler (Rachel Watson) the only woman who has survived the detective and who has maintained a love-life relationship with him.

As the formidable duo of Holmes and Watson solve puzzles after puzzles, they find their friendship tested and realize that

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Golden Gate  
CULINARY

## Wisdom of the ages

Yehuda Berg,  
author of  
'Kabbalah: The  
Power to Change  
Everything,' will  
be in Manila  
on Jan. 18  
at Rockwell

By Dulce Pineda-Rodriguez  
Contributor

IT'S TIME TO WAKE UP.

If you are to truly understand the book, and whether we realize it or not, there is a war going on in our world. It's not a war between us and only we can do something about it.

This is a war regarding everything we do, think, feel, and the book is written in a way that is easy to read and understand. It is a book that is written in a way that is easy to read and understand. It is a book that is written in a way that is easy to read and understand.

It is a book that is written in a way that is easy to read and understand. It is a book that is written in a way that is easy to read and understand. It is a book that is written in a way that is easy to read and understand.

Complete with stories and illustrations, this book is a must-read for anyone who is interested in the power of the mind. It is a book that is written in a way that is easy to read and understand. It is a book that is written in a way that is easy to read and understand.

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5 DOWNSIDE	6 SHERLOCK HOLMES
7 LOVE YOU, GOODBYE	8 SHERLOCK HOLMES
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## STA. ROSA

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## SACOLDO

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3 SHERLOCK HOLMES	4 ALVIN & THE CHIPMUNKS: THE BOUNDBOYS
5 DOWNSIDE	6 DOWNSIDE
7 LOVE YOU, GOODBYE	8 LOVE YOU, GOODBYE

## GENSAN

1 SHERLOCK HOLMES	2 LOVE YOU, GOODBYE
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5 LOVE YOU, GOODBYE	6 LOVE YOU, GOODBYE

## SLOCO NORTE (NOW OPEN)

1 LOVE YOU, GOODBYE	2 LOVE YOU, GOODBYE
3 LOVE YOU, GOODBYE	4 LOVE YOU, GOODBYE

# MOVIEWORLDO

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**Cinema**



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5 DOWNSIDE	6 SHERLOCK HOLMES
7 LOVE YOU, GOODBYE	8 SHERLOCK HOLMES
9 SHERLOCK HOLMES	10 ALVIN & THE CHIPMUNKS: THE BOUNDBOYS

## IMAX

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5 DOWNSIDE	6 SHERLOCK HOLMES
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## SHERLOCK HOLMES

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5 DOWNSIDE	6 SHERLOCK HOLMES	7 LOVE YOU, GOODBYE	8 SHERLOCK HOLMES
9 SHERLOCK HOLMES	10 ALVIN & THE CHIPMUNKS: THE BOUNDBOYS	11 SHERLOCK HOLMES	12 ALVIN & THE CHIPMUNKS: THE BOUNDBOYS
13 SHERLOCK HOLMES	14 ALVIN & THE CHIPMUNKS: THE BOUNDBOYS	15 SHERLOCK HOLMES	16 ALVIN & THE CHIPMUNKS: THE BOUNDBOYS
17 SHERLOCK HOLMES	18 ALVIN & THE CHIPMUNKS: THE BOUNDBOYS	19 SHERLOCK HOLMES	20 ALVIN & THE CHIPMUNKS: THE BOUNDBOYS

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ALL MAJOR CREDIT CARDS NOW ACCEPTED IN ALL SM CINEMA BRANCHES

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# LEARNING

Editor: Chelsa Bernal-Pomares  
Email: [chelsa@pdi.com.ph](mailto:chelsa@pdi.com.ph)  
Phone: 882-8828  
Fax: 882-8828

**INQUIRER**  
IN EDUCATION

 Serial Reading  
Program

'José—Fly Reporter' scrapbook

## How the schools caught the bug

**W**HO KNOW THAT creating a buzz for literacy could be this exciting?

Not more the book-to-book flooding during the two-month period than the "José—Fly Reporter" series and its little motion could, despite the odds of some 1,000 grade school kids and their teachers in their classrooms for the bugby bug in the story.

Classroom conversations, schools were turned into conversations and relief centers and teachers as well as students picked up on the buzz-up following the excitement that were shared around, one young reader was just discovering the joys of the adventures of José—Fly Reporter and his company of tiny insects.

On the Monday that dawned was expected because of the heavy rain, Reading and book clubs, our dedicated parents teachers Peralta, Guevara, Manilla B. Ochoa and Jose Mercedes Bernaldo... made the extra trip to Bataan Elementary School in Baguio City to assist delivery of books copies paid for by locals and books store those were kept safe and dry for use by their readers as school days had resumed.

For B. Bernaldo, the creative executive for English in Cagayan City who is one of Bernaldo's 2009 Outstanding Teachers, said they had José—Fly Reporter's adventures for an entire



Partner school: Bataan Elementary School (Bataan City)  
No. of students supplied with books: 50 to Grade 4 to Grade 5  
Teacher: Bernaldo T. Bernaldo and Bernaldo T. Bernaldo  
Principal: Patricia C. Bernaldo



BERNALDO



Partner school: Jose Huguang Elementary School (Philippine City)  
No. of students supplied with books: 100 to Grade 4 to Grade 5  
Teacher: Bernaldo T. Bernaldo  
Principal: Bernaldo T. Bernaldo



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quality preschool and public school education but also in school year 2010-2011, it will be opening three middle and high school programs. Futures public has ongoing enrollment to give your child an international education with the personal touch. For more information, you can visit their website [www.futurespublicschool.com](http://www.futurespublicschool.com) or call 631-838-1000 or 322-8338 (2247).







**Partner school:** Laysan Island School (Honolulu City)  
No. of students supplied with Japanese: 11 in Grade 1  
Teacher: Rosalee Falegry  
Principal: Justine S. Hale



**Partner school:** Kawa Kawa Elementary School (Honolulu City)  
No. of students supplied with Japanese: 148 in Grade 4  
Teacher: Gail V. Salgado  
Principal: Carol S. Capley-Dr.



**Partner school:** Pongikuan Elementary School  
No. of students supplied with Japanese: 44 in Grade 1  
Teacher: Magdalena S. Benito  
Principal: Lyda C. Bello



**Partner school:** Batanga Integrated School (Batanga, Batangas)  
No. of students supplied with Japanese: 11 in Grade 1  
Teacher: Marlon B. Orio  
Principal: Marinda T. Talan



**Partner school:** St. Alphonsus Integrated School (Bacon, Cebu)  
No. of students supplied with Japanese: 14 in Grade 1  
Teacher: Cristina B. Isagania  
Principal: Emilio E. Sain



**Partner school:** Quana School of Quezon City  
No. of students supplied with Japanese: 10 in Grade 4  
Teacher: Joel T. Fernandez  
Principal: Julia B. Williams



**Partner school:** San Domingo Elementary School (Manila, Pangasinan)  
No. of students supplied with Japanese: 52 in Grade 1  
Teacher: Bernadette S. Garcia, Gloria Jorda  
Principal: Patricia M. Bono



**Dedicated partner teachers**



**Partner school:** Basilisa Elementary School (Basilisa, Davao)  
No. of students supplied with Japanese: 138 in Grade 4  
Teacher: Marissa B. Ojeda, Rosa Maribel-Bonifacio, Prada Bonifacio  
Principal: Leonard D. Dizon  
New principal: Leonard B. Loria

## The family that folds together, wins together



**THE GARRERA FAMILY**—GAD Fabiano, Hannah, 8, and Vicky Johns, 10, and Felix, 5—show off their Hello Kitty prize from Sanku Laser for their original entry "Mary, the Caterpillar," which won the prize in our Paper Bag Contest. The Garreras also won an overnight trip with immediate as Sanku Plaza Hotel Manila. Lili prides shows the family working on one of their three original entries. "It was a real challenge for us to prepare because it was too soft," said Robert, "and to make the pieces carry the colors of the characters in the story."

